

MARRIAGE COACHING/COUNSELING versus PSYCHOTHERAPY AND HEALTH INSURANCE COMPANIES

Marriage counseling/coaching is generally focused on shifting attitudes, improving communication, enhancing and/or renewing a positive productive level of respect, improving and/or re-establishing trust and eliminating any mal-adaptive patterns of interaction that would inhibit the growth of intimacy. Marriage counseling or coaching for couples is not covered by medical health insurance plans. They will cover family or couples therapy and those are forms of treatment for an individual's with psychiatric disorders.

Health insurance companies have very specific standards for the identification of issues (disorders) for which they will pay for **treatment or therapy**. In order for couples to be seen together by a therapist the sessions must be considered "family" or "couples therapy". Such therapy must be aimed at reducing symptoms of a particular disorder in one of the members of the couple. Couples therapy is covered by health insurance only when one of the members of the couple has a mental illness or psychiatric disorder. Psychotherapy is a form of medical treatment. The psychotherapist must diagnose the disorder, identifying the symptoms, document the symptom severity and monitor symptoms and severity throughout the process of treatment. Diagnosis and symptoms must be regularly evaluated, treatment and focus of the therapy must be aimed at those symptoms and all of that at times is required to be reported to the insurance company in order for them to pay for claims for such services.

The focus of "couples" therapy is often rapid stabilization and symptom reduction for an individual member of the couple. This form of therapy can be very effective for individuals with psychiatric disorders. This form of therapy is often alternated with individual psychotherapy for the individual with the psychiatric disorder. I occasionally do this work and when I do, it is focused on the identified patient not necessarily intended to improve the marriage. The treatment is aimed at improving the individuals functioning in several spheres of life.

The main distinction here is that "couples" therapy is focused on one individual and his or her "improvement". Marriage counseling or couples coaching is focused on the couple's relation as an entity itself. In marriage counseling the immediate improvement of an individual member of the couple is secondary to improvement of the relationship. In the long term the members of the couple should feel less stress and an overall improvement of well being. Insurance companies are not concerned with the long-term results on a relationship and are not interested in whether or not relationship/marriage is saved. Symptom reduction and stabilization are of primary importance to the insurance companies. As a marriage counselor and coach my efforts and interests are aimed at sustaining and improving the life of the relationship/marriage.

Finally, the distinction that sets the work as couples coach outside of the realm of treatment is the way I perceive the individuals in the couple. As a coach the individuals are seen as creative, resourceful, whole, very capable of making changes and adjustments in behaviors and attitudes, and motivated to be successful and move forward with change. When insurance is part of the process the counselor/psychotherapist must evaluate for a diagnosis and then view one or both of the individuals in the couple as flawed and not necessarily fully capable to manage their own symptoms or behaviors. The coach role versus psychotherapist role is very different. It is not uncommon for clinicians to ignore the distinction. I do not.